

2016

# Maryland Poverty Profiles



# Maryland at a Glance

Maryland’s status as the wealthiest state in the country disguises that fact that at least one in every 10 of our neighbors are struggling to make ends meet. Almost 575,000 Marylanders live below the federal poverty line, which amounts to less than \$23,850 per year for a family of four. Nearly half of Marylanders in poverty are trying to get by on far less, under \$5,835 per year for an individual, which the federal government classifies as “deep poverty”.

Although we have recently seen some positive signs in the state’s economy, the benefits have not been widely shared. There are still just as many Marylanders who aren’t earning enough to meet their basic needs as there were in 2011, while the people who already had the most money have seen their share of the pie grow. It is clear that we need to do more to ensure that everyone in our state has the opportunity to build a secure future for themselves and their families.

Maryland Poverty Profiles is a compilation of key indicators that reflect the daily challenges of these thousands of families in Maryland and each of its 24 local jurisdictions. The Maryland Alliance for the Poor (MAP) hopes that this data will launch a conversation about how we can take collective action to ensure that everyone in our state is able to have a roof over their heads, sufficient food on the table and the opportunity to thrive.

While there is still much work to be done, the Maryland Poverty Profiles also show how state programs and policies – like cash assistance, housing assistance, nutrition assistance and child care vouchers – are essential tools that help people meet their basic needs.

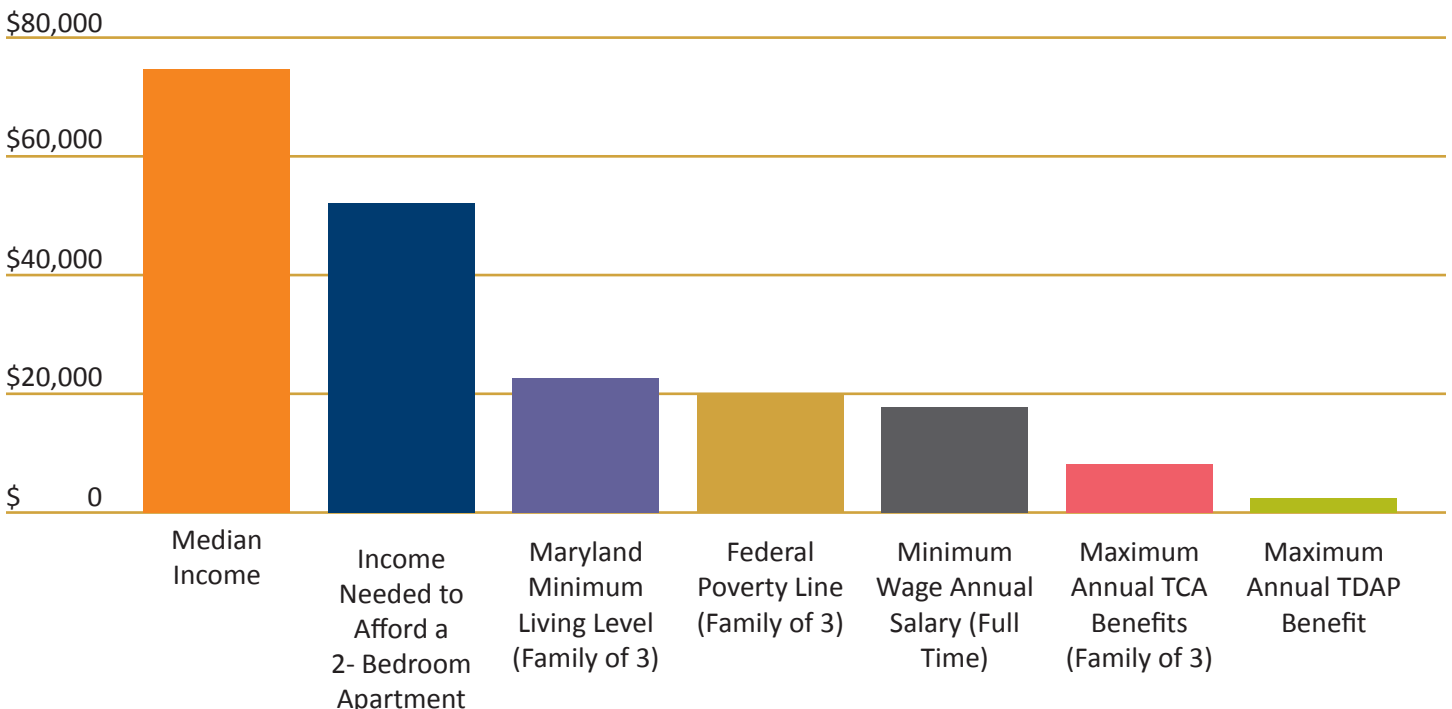
The chart below depicts various income levels across Maryland. As you can see, even with Maryland’s higher minimum wage that took effect in July, a family of three with one person working full time

at the minimum wage will still be living below the Federal Poverty Line unless they receive additional supports, like nutrition assistance payments.

In order to afford the typical market rate rent for a two-bedroom apartment in Maryland, a household would have to earn far more than that, just over \$50,000 per year. Unfortunately, many of the programs that help hard-working families afford adequate housing have long waiting lists. Cash assistance programs (TCA and TDAP) do help some of the lowest-income families get by, but the amount of assistance available remains far below the poverty line, and even farther below the Maryland Minimum Living Level.

MAP believes our state can do better, and strongly supports efforts to address the state’s many unmet needs. With rising incomes and a growing economy, now is the time to invest in the success of all Marylanders.

## Income Levels



# Maryland State

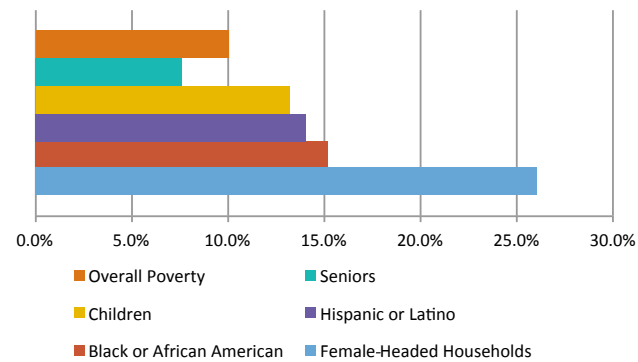
## POPULATION OF MARYLAND STATE:

5,887,776

## NUMBER OF PEOPLE IN MARYLAND STATE LIVING IN POVERTY IN 2014:

573,383

## POVERTY RATES IN MARYLAND STATE



## Income

### MEDIAN INCOME

The median income for households in Maryland State is \$ \$74,149.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### POVERTY RATE

10.0% of people in Maryland State live below the poverty line - \$23,850 for a family of four – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### CHILD POVERTY RATE

13.2% of children in Maryland State live below the poverty line - \$23,850 for a family of four – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### SENIOR POVERTY RATE

7.6% of seniors in Maryland State live below the poverty line - \$11,670 for an individual – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### POVERTY RATE AMONG BLACK OR AFRICAN AMERICAN MARYLANDERS

15.2% of Black or African American Marylanders in Maryland State live below the poverty line - \$11,670 for an individual – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### POVERTY RATE AMONG HISPANIC OR LATINO MARYLANDERS

14.1% of Hispanic or Latino Marylanders in Maryland State live below the poverty line - \$11,670 for an individual – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### POVERTY RATE AMONG FEMALE-HEADED HOUSEHOLDS

26.1% of Female-Headed Households in Maryland State live below the poverty line - \$23,850 for a family of four – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### INDIVIDUALS LIVING BELOW 200% OF THE FEDERAL POVERTY LINE

23.2% of people in Maryland State live below 200% of the poverty line - \$47,000 for a family of four in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### INDIVIDUALS LIVING IN DEEP POVERTY

48.3% of people in Maryland State who live in poverty have incomes below 50% of the poverty line - \$5,835 for an individual –

in 2014. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

### UNEMPLOYMENT RATE

5.8% of residents of Maryland State are unemployed.  
*Bureau of Labor Statistics, Labor Force Data by County, 2014 average*

### HOUSING WAGE

A worker in Maryland State needs to make \$24.64 per hour in order to afford the fair market rent and utilities of a two-bedroom apartment without spending more than 30% of his or her income.  
*National Low Income Housing Coalition, Out of Reach 2015*

### PERCENT OF INCOME SPENT ON CHILD CARE

Families with two children making the median income in Maryland State pay, on average, 23.3% of their income for childcare per year. *Maryland Child Care Resource Network, Child Care Demographics 2015*

## Income Supports

### PERCENT OF HOUSEHOLDS IN POVERTY WITH CHILDREN THAT RECEIVE TEMPORARY CASH ASSISTANCE

31.3% of families with children who live below the Federal Poverty Line in Maryland State received Temporary Cash Assistance benefits in FY 2015. *FY 2015 DHR FIA Statistical Report & American Community Survey 5-Year Estimates 2010-2014*

### CHILDREN RECEIVING TEMPORARY CASH ASSISTANCE

3.25% of children in Maryland State received Temporary Cash Assistance benefits in FY 2015.  
*FY 2015 DHR FIA Statistical Report.*

### ADULTS RECEIVING TEMPORARY DISABILITY ASSISTANCE

0.41% of adults in Maryland State participated in the Temporary Disability Assistance Program in FY 2015. Individuals received a maximum of \$185 per month. *FY 2015 DHR FIA Statistical Report.*

### PERCENT OF POPULATION PARTICIPATING IN FOOD SUPPLEMENT PROGRAM

13.3% of people in Maryland State participated in the Food Supplement Program (formerly known as Food Stamps). The average benefit was \$126.83 per person per month in FFY 2015. *FY 2015 DHR FIA Statistical Report.*

### PENETRATION RATE OF FOOD SUPPLEMENT PROGRAM

64.3% of eligible individuals in Maryland State participated in the Food Supplement Program.  
*FY 2015 DHR FIA Statistical Report & American Community Survey 5-Year Estimates 2010-2014*

### PERCENT OF CHILDREN WHO ARE ELIGIBLE FOR THE FREE & REDUCED PRICE MEALS PROGRAM

45.2% of children in Maryland State were eligible for the FARMS program during the 2014-2015 school year, meaning their families' incomes were at or below 185% of the Federal Poverty Line.  
*Maryland State Department of Education*

### MEDICAID ENROLLMENT

17.3% of people in Maryland State participated in the Medicaid (Medical Assistance) Program in FY 2015.  
*Maryland Department of Health and Mental Hygiene, Maryland Medicaid eHealth Statistics*

### UNINSURED POPULATION

9.90% of people living in Maryland State remain uninsured.  
*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*



# Anne Arundel County

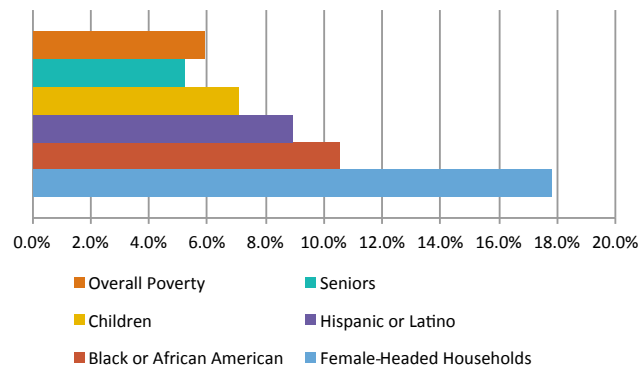
POPULATION OF ANNE ARUNDEL COUNTY:

550,269

NUMBER OF PEOPLE IN ANNE ARUNDEL COUNTY LIVING IN POVERTY IN 2014:

31,573

POVERTY RATES IN ANNE ARUNDEL COUNTY



## Income

Ranking\*

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### MEDIAN INCOME

The median income for households in Anne Arundel County is \$89,031.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### POVERTY RATE

5.9% of people in Anne Arundel County live below the poverty line - \$23,850 for a family of four – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### CHILD POVERTY RATE

7.1% of children in Anne Arundel County live below the poverty line - \$23,850 for a family of four – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### SENIOR POVERTY RATE

5.2% of seniors in Anne Arundel County live below the poverty line - \$11,670 for an individual – in 2014.

*Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### POVERTY RATE AMONG BLACK OR AFRICAN AMERICAN MARYLANDERS

10.5% of Black or African American Marylanders in Anne Arundel County live below the poverty line - \$11,670 for an individual – in 2014. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### POVERTY RATE AMONG HISPANIC OR LATINO MARYLANDERS

8.9% of Hispanic or Latino Marylanders in Anne Arundel County live below the poverty line - \$11,670 for an individual – in 2014. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### POVERTY RATE AMONG FEMALE-HEADED HOUSEHOLDS

17.8% of Female-Headed Households in Anne Arundel County live below the poverty line - \$23,850 for a family of four – in 2014. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### INDIVIDUALS LIVING BELOW 200% OF THE FEDERAL POVERTY LINE

15.9% of people in Anne Arundel County live below 200% of the poverty line - \$47,000 for a family of four in 2014. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

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### INDIVIDUALS LIVING IN DEEP POVERTY

48.7% of people in Anne Arundel County who live in poverty have incomes below 50% of the poverty line - \$5,835 for an individual – in 2014. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

Ranking\*

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**UNEMPLOYMENT RATE**

5.2% of residents of Anne Arundel County are unemployed.  
*Bureau of Labor Statistics, Labor Force Data by County, 2014 average*

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**HOUSING WAGE**

A worker in Anne Arundel County needs to make \$23.69 per hour in order to afford the fair market rent and utilities of a two-bedroom apartment without spending more than 30% of his or her income.  
*National Low Income Housing Coalition, Out of Reach 2015*

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**PERCENT OF INCOME SPENT ON CHILD CARE**

Families with two children making the median income in Anne Arundel County pay, on average, 20.3% of their income for childcare per year. *Maryland Child Care Resource Network, Child Care Demographics 2015*

## Income Supports

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**PERCENT OF HOUSEHOLDS IN POVERTY WITH CHILDREN THAT RECEIVE TEMPORARY CASH ASSISTANCE**

36.4% of families with children who live below the Federal Poverty Line in Anne Arundel County received Temporary Cash Assistance benefits in FY 2015. *FY 2015 DHR FIA Statistical Report & American Community Survey 5-Year Estimates 2010-2014*

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**CHILDREN RECEIVING TEMPORARY CASH ASSISTANCE**

1.99% of children in Anne Arundel County received Temporary Cash Assistance benefits in FY 2015. *FY 2015 DHR FIA Statistical Report.*

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**ADULTS RECEIVING TEMPORARY DISABILITY ASSISTANCE**

.13% of adults in Anne Arundel County participated in the Temporary Disability Assistance Program in FY 2015. Individuals received a maximum of \$185 per month. *FY 2015 DHR FIA Statistical Report.*

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**PERCENT OF POPULATION PARTICIPATING IN FOOD SUPPLEMENT PROGRAM**

8.2% of people in Anne Arundel County participated in the Food Supplement Program (formerly known as Food Stamps). The average benefit was \$126.83 per person per month in FFY 2015. *FY 2015 DHR FIA Statistical Report.*

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**PENETRATION RATE OF FOOD SUPPLEMENT PROGRAM**

59.1% of eligible individuals in Anne Arundel County participated in the Food Supplement Program. *FY 2015 DHR FIA Statistical Report & American Community Survey 5-Year Estimates 2010-2014*

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**PERCENT OF CHILDREN WHO ARE ELIGIBLE FOR THE FREE & REDUCED PRICE MEALS PROGRAM**

33.4% of children in Anne Arundel County were eligible for the FARMS program during the 2014-2015 school year, meaning their families' incomes were at or below 185% of the Federal Poverty Line. *Maryland State Department of Education*

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**MEDICAID ENROLLMENT**

12.2% of people in Anne Arundel County participated in the Medicaid (Medical Assistance) Program in FY 2015. *Maryland Department of Health and Mental Hygiene, Maryland Medicaid eHealth Statistics*

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**UNINSURED POPULATION**

7.00% of people living in Anne Arundel County remain uninsured. *Census Bureau, American Community Survey 5-Year Estimates 2010-2014*

\* Ranking - a ranking of 1 indicates the jurisdiction has the highest figure in the state in that category, and a ranking of 24 means the lowest figure in the state in that category. Therefore, being ranked 1 does not necessarily mean success in a given category.



Appendix:

THE FOLLOWING IS A RANKED LIST OF COUNTIES, SUCH THAT THE JURISDICTION WITH THE HIGHEST FIGURE IS FIRST, AND THE COUNTY WITH THE LOWEST FIGURE IN THE STATE IS RANKED 24.

Median Income		Percent of population living below the Federal Poverty Line		Percent of people in poverty who are living in Deep Poverty	
1	Howard	1	Baltimore City	1	Kent
2	Montgomery	2	Somerset	2	Calvert
3	Calvert	3	Wicomico	3	St. Mary's
4	Charles	4	Allegany	4	Harford
5	Anne Arundel	5	Dorchester	5	Wicomico
6	St. Mary's	6	Caroline	6	Baltimore City
7	Queen Anne's	7	Garrett	7	Baltimore Co.
8	Carroll	8	Washington	8	Caroline
9	Frederick	9	Kent	9	Frederick
10	Harford	10	Worcester	10	Anne Arundel
11	Prince George's	11	Cecil	11	Somerset
12	Baltimore Co.	12	Talbot	12	Prince George's
13	Cecil	13	Prince George's	12	Carroll
14	Worcester	14	Baltimore Co.	14	Howard
15	Talbot	15	Harford	15	Charles
16	Kent	16	Charles	16	Allegany
17	Washington	17	Queen Anne's	17	Washington
18	Caroline	18	Montgomery	18	Dorchester
19	Wicomico	19	St. Mary's	19	Montgomery
20	Garrett	20	Frederick	20	Cecil
21	Dorchester	21	Anne Arundel	21	Queen Anne's
22	Baltimore City	22	Calvert	22	Talbot
23	Allegany	23	Carroll	23	Worcester
24	Somerset	24	Howard	24	Garrett

Percent of children living below the Federal Poverty Line	
1	Baltimore City
2	Somerset
3	Dorchester
4	Wicomico
5	Garrett
6	Allegany
7	Caroline
8	Washington
9	Kent
10	Talbot
11	Worcester
12	Cecil
13	Prince George's
14	Queen Anne's
15	Baltimore Co.
16	Harford
17	Charles
18	St. Mary's
19	Montgomery
20	Frederick
21	Anne Arundel
21	Carroll
23	Calvert
24	Howard

Percent of seniors living below the Federal Poverty Line	
1	Baltimore City
2	Somerset
3	Caroline
4	Allegany
5	Dorchester
6	Wicomico
7	Washington
8	Garrett
8	Charles
10	Cecil
10	Baltimore Co.
10	Calvert
13	Talbot
14	Prince George's
14	Montgomery
16	Worcester
16	Queen Anne's
18	Harford
18	Frederick
20	Kent
20	Anne Arundel
20	Carroll
23	St. Mary's
24	Howard

Percent of Black or African-American Marylanders living below the Federal Poverty Line	
1	Garrett
2	Allegany
3	Dorchester
4	Somerset
5	Washington
6	Baltimore City
7	Caroline
7	Kent
9	Wicomico
10	Worcester
11	Queen Anne's
12	St. Mary's
13	Talbot
14	Harford
15	Frederick
16	Carroll
17	Baltimore Co.
18	Calvert
19	Montgomery
20	Cecil
21	Anne Arundel
22	Howard
23	Charles
24	Prince George's



Appendix:

*THE FOLLOWING IS A RANKED LIST OF COUNTIES, SUCH THAT THE JURISDICTION WITH THE HIGHEST FIGURE IS FIRST, AND THE COUNTY WITH THE LOWEST FIGURE IN THE STATE IS RANKED 24.*

Percent of Hispanic or Latino Marylanders living below the Federal Poverty Line		Percent of female-headed households living below the Federal Poverty Line		Percent of population living below 200% of the Federal Poverty Line	
1	Somerset	1	Somerset	1	Baltimore City
2	Caroline	2	Garrett	1	Somerset
3	Queen Anne's	3	Dorchester	3	Allegany
4	Wicomico	4	Caroline	4	Dorchester
5	Cecil	5	Allegany	5	Wicomico
6	Allegany	6	Baltimore City	6	Garrett
7	Worcester	7	Washington	7	Caroline
8	Dorchester	8	Wicomico	8	Washington
9	Baltimore City	9	St. Mary's	9	Kent
10	Garrett	10	Kent	10	Worcester
10	Washington	11	Harford	11	Talbot
12	Talbot	12	Queen Anne's	12	Cecil
13	Carroll	12	Worcester	13	Prince George's
14	Harford	14	Talbot	14	Baltimore Co.
14	Prince George's	15	Frederick	15	St. Mary's
16	Baltimore Co.	16	Carroll	16	Montgomery
17	St. Mary's	17	Cecil	16	Harford
18	Calvert	18	Baltimore Co.	18	Frederick
19	Kent	19	Montgomery	19	Charles
20	Montgomery	20	Charles	20	Queen Anne's
21	Frederick	21	Howard	21	Anne Arundel
22	Howard	22	Prince George's	22	Calvert
23	Charles	23	Calvert	23	Carroll
24	Anne Arundel	24	Anne Arundel	24	Howard

Unemployment Rate	
1	Worcester
2	Somerset
3	Baltimore City
4	Dorchester
5	Wicomico
6	Allegany
7	Garrett
8	Cecil
9	Washington
9	Kent
11	Caroline
12	Baltimore Co.
13	Prince George's
14	Harford
15	Talbot
15	Charles
17	St. Mary's
18	Calvert
19	Anne Arundel
20	Queen Anne's
20	Frederick
22	Carroll
23	Montgomery
23	Howard

Housing Wage for a 2-bedroom apartment	
1	Prince George's
1	Charles
1	Calvert
1	Frederick
1	Montgomery
6	St. Mary's
7	Baltimore City
7	Baltimore Co.
7	Harford
7	Anne Arundel
7	Queen Anne's
7	Carroll
7	Howard
14	Cecil
15	Talbot
16	Wicomico
17	Worcester
18	Kent
19	Washington
20	Caroline
21	Dorchester
22	Somerset
23	Garrett
24	Allegany

Percent of median income spent on child care	
1	Baltimore City
2	Kent
3	Allegany
3	Somerset
5	Baltimore Co.
6	Prince George's
7	Harford
8	Montgomery
9	Wicomico
10	Anne Arundel
11	Frederick
12	Washington
13	Dorchester
14	Howard
15	Carroll
16	Cecil
17	St. Mary's
18	Talbot
18	Worcester
20	Caroline
20	Charles
22	Queen Anne's
23	Garrett
24	Calvert

Appendix:

*THE FOLLOWING IS A RANKED LIST OF COUNTIES, SUCH THAT THE JURISDICTION WITH THE HIGHEST FIGURE IS FIRST, AND THE COUNTY WITH THE LOWEST FIGURE IN THE STATE IS RANKED 24.*

Percent of households with children in poverty receiving Temporary Cash Assistance (TCA)		Number of children receiving Temporary Cash Assistance (TCA)		Number of people receiving Temporary Disability Assistance (TDAP)	
1	Baltimore City	1	Baltimore City	1	Baltimore City
2	St. Mary's	2	Somerset	2	Allegany
3	Kent	3	Dorchester	3	Dorchester
4	Cecil	4	Wicomico	4	Cecil
5	Anne Arundel	5	Allegany	5	Somerset
6	Dorchester	6	Kent	5	Wicomico
7	Allegany	7	Washington	7	Caroline
8	Baltimore Co.	8	Caroline	8	Washington
9	Somerset	9	Cecil	9	St. Mary's
10	Wicomico	10	St. Mary's	10	Garrett
11	Washington	11	Baltimore Co.	11	Worcester
12	Charles	12	Garrett	12	Baltimore Co.
13	Caroline	13	Prince George's	13	Kent
14	Prince George's	14	Anne Arundel	14	Talbot
15	Frederick	15	Charles	15	Harford
16	Howard	16	Worcester	16	Queen Anne's
17	Carroll	17	Harford	16	Calvert
18	Calvert	18	Talbot	16	Carroll
19	Harford	19	Queen Anne's	19	Charles
20	Queen Anne's	20	Frederick	20	Frederick
21	Worcester	21	Howard	21	Anne Arundel
22	Montgomery	22	Calvert	22	Howard
23	Talbot	23	Carroll	23	Prince George's
24	Garrett	24	Montgomery	23	Montgomery

Percent of population receiving the Food Supplement Program	
1	Baltimore City
2	Dorchester
3	Somerset
4	Wicomico
5	Allegany
5	Caroline
7	Washington
8	Kent
9	Cecil
10	Garrett
11	Worcester
12	St. Mary's
13	Baltimore Co.
14	Charles
14	Prince George's
16	Talbot
17	Calvert
18	Queen Anne's
19	Harford
20	Frederick
21	Anne Arundel
22	Carroll
23	Montgomery
24	Howard

Food Supplement Program penetration rate	
1	St. Mary's
2	Dorchester
3	Baltimore City
4	Calvert
5	Charles
6	Somerset
7	Caroline
8	Washington
9	Cecil
10	Baltimore Co.
11	Wicomico
12	Queen Anne's
13	Allegany
14	Kent
15	Carroll
16	Harford
17	Anne Arundel
18	Howard
19	Prince George's
20	Frederick
21	Worcester
22	Talbot
23	Garrett
24	Montgomery

Percent of children eligible for Free and Reduced-Price Meals (FARMS)	
1	Somerset
2	Baltimore City
3	Dorchester
4	Prince George's
5	Wicomico
6	Caroline
7	Allegany
8	Kent
9	Washington
10	Garrett
11	Baltimore Co.
12	Cecil
13	Worcester
14	Talbot
15	Charles
16	Montgomery
17	Anne Arundel
18	St. Mary's
19	Harford
20	Frederick
21	Queen Anne's
22	Calvert
23	Howard
24	Carroll

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*THE FOLLOWING IS A RANKED LIST OF COUNTIES, SUCH THAT THE JURISDICTION WITH THE HIGHEST FIGURE IS FIRST, AND THE COUNTY WITH THE LOWEST FIGURE IN THE STATE IS RANKED 24.*

Percent of population enrolled in Medicaid		Percent of population that remains uninsured	
1	Baltimore City	1	Prince George's
2	Dorchester	2	Caroline
3	Caroline	3	Garrett
4	Wicomico	4	Somerset
5	Somerset	5	Baltimore City
6	Allegany	6	Wicomico
7	Garrett	7	Montgomery
8	Washington	8	Talbot
9	Cecil	9	Worcester
10	Prince George's	10	Dorchester
11	Kent	11	Kent
12	Worcester	12	Baltimore Co.
13	Baltimore Co.	12	Washington
14	Talbot	14	Cecil
15	St. Mary's	15	Allegany
16	Charles	16	St. Mary's
17	Queen Anne's	17	Frederick
18	Montgomery	18	Anne Arundel
19	Harford	19	Howard
20	Calvert	20	Calvert
21	Anne Arundel	21	Charles
22	Frederick	22	Harford
23	Howard	23	Carroll
24	Carroll	24	Queen Anne's